

OCTOBER 2021

NEWSLETTER

Lost or Stolen Debit Card 800-889-5280

Mon-Fri 9am-4pm Drive Thru 8am



WITH A CREDIT UNION

Verification of quarter-end statements: United Credit Union is undergoing their annual exam. If your balance is not correct, please contact our auditors in writing at:

***J. Tenbrink & Associates
11272 S. Ridgeview
Olathe, KS 66061***

Routing Number

If you get a recurring payment from your job, retirement plan or Social Security or are entitled to an income tax refund, use direct deposit to your credit union account for fast and easy access. The funds are deposited electronically, usually to your checking account, and are available immediately. Contact the credit union to find out how to use Direct Deposit to simplify your spending and savings plan. A routing number is a nine-digit code used to identify a financial institution in the United States. Banks use routing numbers to direct the exchange of funds to and from one another. You can typically find the routing number on the bottom left corner of most personal checks. To look up a financial institution routing number, visit www.aba.com. UCU's routing number is 301179258.



International Credit Union Day

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 291 million members across the globe. On October 21, 2021, join credit union and financial cooperative members around the globe in celebrating 73 years of International Credit Union Day. We invite you to help our staff celebrate on Oct. 21 from 11 am to 1 pm for a to-go Sloppy Joe lunch! Now is the perfect time to invite your friends and family to become apart of the credit union movement!

Visit us at United Credit Union and celebrate with your fellow member owners!

CLOSED COLUMBUS DAY, MONDAY, OCTOBER 11, 2021



If you've drove by you've noticed our new sign out front! Marked with our field of membership and our UCU mottos and services. Thank you to Russell & Sandra Blake for constructing it and to Reinert Oilfield for installing it!

Simplify Money Management with e-Services

Life is complicated, but banking doesn't have to be. United Credit Union gets it, and we want to help you simplify your financial management strategy. With our line of e-Services, you have the freedom to connect with us any way you would like and any time that it fits your schedule.

With just a few clicks, you can enjoy the enhanced access and trusted convenience of UCU's e-Services experience, including:

- View e-Statements
- Direct Deposit
- View account balances
- Transfer funds between accounts
- Order Checks
- View tax documents
- Make loan payments

For more information or to enroll for online banking call or office today at 785.798.3223.

**Go Green. Go Paperless.
Switch to E-Statements Today!**



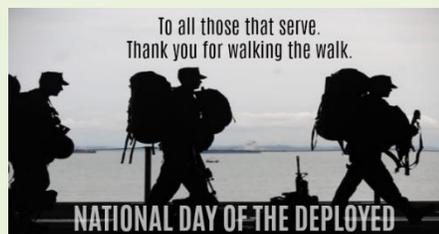
Your CU Is Where You Belong

Are you using your credit union membership for all it's worth? Taking advantage of all the benefits of belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have your best interest in mind, not the interests nor the wallets of a group of Wall Street shareholders. We're here to help you reach your financial goals by offering competitive rates on savings and loans, lower fees, and local service. And credit union membership is something you can share with your family. Because you are a member of the credit union, your family members also are eligible to join. This holiday season consider giving a membership as a gift. It's a great way to introduce your family members to the credit union and it's a long-lasting gift that can benefit them for a lifetime.



**October 26,
2021**

Day of the Deployed



they make in order for their family members to serve our country.

National Day of the Deployed honors all of the brave men and women who have been deployed, are sacrificing, or have sacrificed their lives to defend our country. The day also recognized their families, who are separated from them during deployment, and the sacrificed

Board of Directors: President Debbie Hamilton, V.Pres Derric Fuchs, Sec. Treas. Debbie Frank, Directors Adam Healzer & Jennifer Foos
Supervisory Committee: Chairwoman Sabra Clarke, Vicki Schuler, Tonya Fenley
Credit Committee: Chariman Darcy O'Toole, Monty W. Pfannenstiel, Annetta Fellhoelter
Employees: Manager Sandy Reinert, Adm Asst. Yvette Schlegel, Tellers Lauren Crombie & Vicki Betz

MEET OUR TEAM

United Credit Union's volunteers are an integral part of our credit union community, and our success as a financial co-op. The credit union that we, as members, trust and rely upon exists in large part due to the hard work and commitment of everyday people who give their time freely to forward our mission. Our volunteers serve on the board of directors, supervisory committee and the credit committee. Each of these positions play an important role in the function of our credit union. Thank you to our volunteers for their time, energy, and steadfast support of our credit union family.

Our **Board of Directors** purpose is to serve and promote the best interests of the credit union and its membership. The board's duties are to set policy and provide governance, rather than day-to-day management.

	<p>Debbie Hamilton has been on our board since 2016 and now serves as the boards President. Debbie currently works in the lab department of Ness City's Hospital.</p>		<p>Derric Fuchs serves as the boards Vice President. Derric works at Swift Services as HR and the Health & Safety Executive and has been on the board since 2019.</p>
	<p>Debra Frank serves as the boards Secretary Treasurer and has served since 2013. Debra works at the Ness City Hospital as CFO.</p>		<p>Adam Healzer serves as a director on our board. Adam is part owner of Healzer Tire and was appointed in 2019.</p>
	<p>Jennifer Foos is a director on the board. Jennifer is a Special Education Teacher at USD 303 as well as Sacred Heart School. Jennifer is our newest director being elected this April.</p>		

Our **Supervisory Committee** primary function of the is to: direct internal audit activities designed to determine whether corporate records are prepared accurately; verify whether internal controls, policies and procedures are maintained and followed; and monitor performance to ensure that elected officials are carrying out the duties for which they are responsible.

	<p>Serving on the committee since 2007, meet the chairwoman Sabra Clarke. Sabra is retired but works effortlessly on charitable events.</p>		<p>Vicki Schuler has been serving on the committee since 2005. She works at Ness City Farm and Feed.</p>
	<p>Tonya Fenley is the USD 303 counselor as well as a teacher. Tonya is the newest committee member being appointed this last April.</p>		

Our **Credit Committee** is responsible for reviewing and approving loans. This includes reviewing each application, determining the member's ability to repay the loan and establishing the appropriate security for the loan, if necessary.

	<p>Our chairman of the credit committee is Darcy O'Toole. He is the parts manager at our local Bucklin Tractor Supply (BTI). Darcy has been on the committee since 2003.</p>		<p>Monty Pfannenstiel was elected onto the committee in 1995 while working at Mini Super Mart. Monty is now a substitute teacher and JH Basketball Coach.</p>
	<p>Annetta Fellhoelter has served on our committee since 2006. She works as a Customer Service Representative at GBT in Ness City.</p>		

United Credit Union Employees

	<p>Sandy Reinert started working at UCU in 1979 as the administrative assistant. Being committed to People Helping People, she has been the manager since July of 2013.</p>		<p>Yvette Schlegel began as a teller at UCU in 1999. She has moved up to the administrative assistant position in 2013 and has been devoted to helping the credit union grow.</p>
	<p>Lauren Crombie began as a teller in 2017. Her dedication to the credit union movement has her not only helping our members but also performing our marketing duties.</p>		<p>Vicki Betz retired as a dental assistant and began working as a part-time teller for UCU in 2019.</p>

Wondering why they're all posing with focus on their eyes? In 2019 a campaign launched called "Open Your Eyes to a Credit Union". The national credit union awareness program is an industry-wide initiative to educate a new generation of consumers to increase credit union consideration among consumers looking for a financial services partner. To learn more, go to: <https://yourmoneyfurther.com/>